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IN THE CLAIMS:

1. (Currently Amended) ~~A Method of~~ method for providing access to electronic services via a secure access code, ~~characterized by comprising the steps of:~~

displaying, via ~~graphical user interface~~ a virtual keyboard, a predetermined number of keys which are used to input the secure access code;

associating at least two variables with each individual key, wherein one or more of said variables change from one access to another;

associating different combinations of variables with different keys for different attempts to input the secure access code;

selecting, by ~~the~~ a user, a each key which corresponds to at least one of the variables of the secure access code;

comparing the values associated with each selected key with a code stored in a database;
and

allowing the user to access electronic services, if the values associated with the keys, as sequentially selected by the user, match the stored code.

2. (Currently Amended) ~~The Method~~ method of claim 1, wherein the ~~predetermined number of characters~~ variables assigned to each ~~variable~~ key are alphanumeric characters.

3. (Original) The method of claim 1, wherein the variables are numbers.

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4. (Original) The method of claim 1, wherein the variables are letters.

5. (Original) The method of claim 1, wherein the variables are a combination of letters and numbers.

6. (Original) The method of claim 1, wherein the variables are symbols.

7. (Currently Amended) ~~The Method~~ method of claim 1, wherein the ~~predetermined number of characters combination of variables is~~ are generated by a predetermined sequence which may change after a predetermined period of time or a predetermined number of access attempts.

8. (Currently Amended) The method of claim 7, wherein the ~~variable~~ combination of variables ~~are~~ is selected and associated with the keys ~~generated~~ in accordance with a predetermined ~~random~~ sequence of a combination of values and a single combination is displayed for each user.

9. (Canceled)

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10. (Currently Amended) ~~The Method~~ method of claim 1, wherein ~~the~~ a user selects keys which are associated with the variables that correspond to the secure access code.

11. (Currently Amended) ~~The Method~~ method of claim 1, wherein ~~the~~ upon the successful verification of the secure access code, the user has access to a plurality of electronic services.

12. (Currently Amended) A virtual keyboard, comprising:
a predetermined number of virtual keys for inputting an access code; and
a predetermined number of ~~variables~~ variable combinations associated with each virtual key, wherein at least two variables are associated with each virtual key, different combinations of variables are associated with different virtual keys for different attempts to input an access code,
and wherein the a user selects a virtual key based on whether the variables associated with the
virtual key match the corresponding ~~correspond with some~~ portion of the user's access code.

13. (Canceled)

14. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein the variables are numbers.

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15. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein the variables are letters.

16. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein the variables are a combination of letters or numbers.

17. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein the variables are symbols.

18. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein the ~~variables~~ variable combinations are generated in accordance with a predetermined ~~random~~ sequence of combination of values.

19. (Currently Amended) The virtual keyboard of claim ~~13~~ 12, wherein ~~one~~ a set of variable combination combinations is selected and displayed for each user.

20. (Canceled)

21. (Currently Amended) A virtual keypad, comprising:

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a plurality of virtual keys on a graphical user interface for inputting information by a user, the graphical user interface for displaying the plurality of virtual keys in different arrangements and different positions for different attempts at inputting information by a user, such that a user selects with the plurality of keys in such a manner as to input information; and

a plurality of ~~characters~~ character combinations associated with each virtual key of the plurality of virtual keys, wherein at least two variables are associated with each virtual key, different character combinations are associated with different keys for different attempts at inputting information by a user, and each variable in each combination of variables represents a different value, wherein the plurality of ~~characters~~ character combinations are representative of individual elements of a secret codeword.

22. (Currently Amended) A method ~~of~~ for providing secure access, comprising ~~the steps~~ of:

providing a plurality of virtual keys on a graphical user interface by which a user can input a secure code; and

associating two or more variables with each of the plurality of virtual keys, different combinations of variables are associated with different virtual keys for different attempts to input the secure code, each variable in the combination of variables represents a different value, such that a user selects a key in accordance with the value of the variables, wherein the value values of the variable variables are determined selected from a predetermined set of combinations listed

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in a table that contains all possible combinations of variables and virtual keys without any repetition of variables, and that a user is assigned a random set of variable values one of the predetermined sets of combinations listed in the table upon the use of the machine.

23. (Currently Amended) A secure access terminal, comprising;
a graphical user interface, ~~which allows~~ for allowing a user to access secured electronic information; ~~wherein the graphic user interface displays five keys,~~

a plurality of virtual keys displayed on the graphical user interface, each virtual key having at least two variables associated there with, different combinations of variables are associated with different virtual keys for different attempts to access secured electronic information; and

a table that contains all possible combinations of variables and virtual keys without any repetition of variables for assigning a set of variables to the plurality of virtual keys assigning the variables from a group of possible combinations of variables and associating those variable with each of the keys, such that the user gains the right to perform certain transactions by selecting keys which have assigned variables that correspond to a secret code.

24. (Currently Amended) A method for providing access to a secured terminal,
comprising ~~the steps of:~~

inserting a bank issued card into a terminal to execute ~~a transaction~~ banking transactions;

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creating a virtual keyboard by assigning a combination of variables to a virtual key in the virtual keyboard, the combination of variables comprising at least two variables, wherein the combination of variables comprising at least two variables, and different combinations of variables are assigned to different virtual keys after a predetermined time has elapsed, or after a predetermined number of attempts to access a secured terminal; and

displaying ~~a selected~~ the virtual keyboard to a user; and

requesting ~~a personal identification number~~ the access code be entered into the virtual keyboard, such that ~~the selected keyboard includes a predetermined number of keys, each individual key having at least two variables associated therewith.~~

25. (Currently Amended) The method of claim 24, further comprising ~~the steps of:~~

transmitting card information to a server;

verifying the authenticity of the bank issued card; and

~~determining which~~ selecting a virtual keyboard to display to the user from a table that contains all possible combinations of variables and virtual keys without any repetition of variables for assigning a set of variables to the plurality of virtual keys.

26. (Currently Amended) The method of claim 24, further comprising ~~the steps of:~~

~~client inputs~~ inputting a personal identification number access code;

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encrypting data representing the personal ~~identification-number~~ access code data and
transmitting the data to a server; and

verifying the personal ~~identification-number~~ access code; and

allowing a the user to access various banking ~~functions~~ transactions.

27. (Canceled)

28. The method of claim 24, wherein the variables are numbers.

29. The method of claim 24, wherein the variables are letters.

30. The method of claim 24, wherein the variables are a combination of letters or
numbers.

31. The virtual keyboard of claim 24, wherein the variables are symbols.